Electronically Filed on May 2, 2012

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT:	John Browning et al.
SERIAL NO.:	10/685,206
FILING DATE:	October 14, 2003 CONFIRMATION NO.: 4093
TITLE:	System And Method For Providing Recovery For Victims Of Check Fraud
EXAMINER:	Fields, Benjamin S.
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ART UNIT:	3684

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action mailed **November 10, 2011**. Accompanying this Response is a three month extension of time, with requisite fee, bringing the period of response to May 10, 2012. Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page **2** of this paper.

Remarks begin on page **5** of this paper.